

1 **LISTING OF THE CLAIMS**

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3 1. **(Currently Amended)** A The computer-implemented method as
4 recited in claim 64, for providing pricing for a transaction, the method further
5 comprising:

6 receiving into a computer storage, digital data descriptive of an amount of a
7 first currency relating to a price of a deliverable involved in a transaction;

8 determining with a processor operative with executable software, a cost for
9 credit to be extended to a participant of the e-commerce transaction, wherein the
10 credit is extended based upon one or more of the parameters transaction factors
11 comprising a volume of business a credit provider conducts with a participant, a
12 type of deliverable and collateral for the credit;

13 calculating with the processor, a cost for exchange of the a first currency to
14 a second currency, wherein the cost of exchange is based upon one or more of the
15 parameters transaction factors comprising currencies involved in the transaction, an
16 aggregate volume of currency exchanged by the participant and the amount of the
17 associated transaction, and is effective for a predetermined period of time; and

18 calculating with the processor, an aggregate price to the customer for the
19 good or service deliverable, wherein the aggregate price comprises an aggregate of
20 the cost of credit, the cost for exchange of currency and the amount of first
21 currency relating to the price of the deliverable.

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23 2. **(Currently Amended)** The computer-implemented method of
24 claim [[1]] 64 additionally comprising the step of transmitting via a transmission

1 medium and a communications network, the calculated aggregated price to a
2 participant network access device associated with a participant in the transaction,
3 wherein the aggregated price is converted to the amount and units of the
4 participant's type of currency.

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6 3. **(Currently Amended)** The computer-implemented method of
7 claim 2 additionally comprising ~~the step of~~ transmitting to the network access
8 device ~~associated with the participant in the transaction via the transmission~~
9 medium, a detail of the price, wherein the detail comprises:

10 the cost of credit, ~~and the cost of credit~~ is based upon the amount of
11 currency involved in the transaction, the period allowed until repayment, the rate
12 of interest, and the volume of business the participant transacts;

13 the cost for exchange of currency; and

14 the amount of first a currency relating to the price of the deliverable good or
15 service.

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17 4. **(Currently Amended)** The computer-implemented method of
18 claim [[1]] 3 additionally comprising ~~the step of~~ discounting with the processor,
19 the cost of ~~for~~ exchange of currency according to a volume discount term
20 parameter relating to an aggregate notional volume associated with a participant in
21 the transaction.

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23 5-62. **(Canceled)**

1 63. (Currently Amended) The computerized system apparatus of
2 claim 64 computer-implemented method as recited in claim 64, wherein the
3 operability of the software to calculate the cost for exchange of the foreign
4 currency transacted includes operability of the software with the processor to
5 cause the host computer to: further comprising:

6 indicate indicating in the host computer storage a band of a currency
7 exchange price parameter comprising one or more of: an upper currency exchange
8 price tolerance parameter and a lower currency exchange price tolerance
9 parameter, wherein each exchange price tolerance parameter relates to a rate of
10 exchange between the base currency and the foreign currency and is based upon
11 the good or service deliverable conveyed by the purveyor;

12 receive receiving into the host computer storage digital data descriptive of a
13 market spot price; and

14 modifying the currency exchange price stored in the host computer storage
15 if the market spot price is not within the band of the currency exchange price.

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17 64. (New) A computer-implemented method for determining
18 values of multiple interrelated parameters of an e-commerce transaction across
19 multiple currencies to manage a sales risk, comprising:

20 linking the multiple interrelated parameters of the e-commerce transaction
21 in one or more feedback loops such that calculating each parameter affects
22 calculating at least some of the other parameters;

23 wherein calculating each parameter provides an output value used as
24 one of multiple input values for calculating at least some of the other parameters,

1 and calculating each parameter uses as input the output values from calculating at
2 least some of the other parameters; and

3 iteratively calculating the multiple interrelated parameters using output
4 values from one iteration as input values for the next iteration until stable values
5 within respective thresholds are achieved for each parameter.

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7 65. (New) The computer-implemented method as recited in claim
8 64, wherein linking the multiple interrelated parameters includes linking one or
9 more of:

- 10 a sales price for a good or service of the e-commerce transaction;
- 11 a current price for each of the multiple currencies;
- 12 a cost for an exchange between two of the multiple currencies;
- 13 a cost of credit to be extended to a buyer of the good or service;
- 14 a sales risk of the e-commerce transaction;
- 15 an amount of insurance to cover the sales price;
- 16 a cost for the amount of insurance; and
- 17 a shipping or handling cost.

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19 66. (New) The computer-implemented method as recited
20 in claim 64, further comprising receiving one or more real-time feeds of changing
21 input values, wherein each real-time feed provides a dynamic input value for
22 calculating at least some of the multiple interrelated parameters.

1 67. (New) The computer-implemented method as recited
2 in claim 66, wherein receiving the one or more real-time feeds includes receiving a
3 feed of a dynamic input value selected from the list of dynamic input values:
4 a fluctuating exchange factor between two of the multiple currencies;
5 a fluctuating value of the good or service being transacted;
6 a fluctuating spot price of one of the currencies;
7 a renegotiable currency price;
8 a fluctuating tolerance level for one of the parameters;
9 a fluctuating creditworthiness of the buyer;
10 a fluctuating volume discount factor;
11 a fluctuating buyer discount factor;
12 a fluctuating time window for the e-commerce transaction;
13 a fluctuating sales volume history of the good or service;
14 a fluctuating volume of business of the buyer;
15 a fluctuating competing bid;
16 a fluctuating procurement cost of the good or service;
17 a fluctuating risk associated with the buyer or seller;
18 a fluctuating payment history;
19 a current type or designation of the good or service; and
20 a fluctuating amount of collateral.

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22 68. (New) The computer-implemented method as recited
23 in claim 67, wherein in response to receiving a change in one of the dynamic input
24 values, iteratively re-calculating the multiple interrelated parameters a sufficient
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1 number of times to obtain a stable value within a threshold for each of the multiple
2 interrelated parameters.

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4 69. (New) The computer-implemented method as recited
5 in claim 64, wherein a sales price parameter partly determines and is partly
6 determined by a risk of transaction parameter;

7 wherein the risk of transaction parameter partly determines and is partly
8 determined by an amount of insurance parameter;

9 wherein the sales price parameter partly determines and is partly
10 determined by the amount of insurance parameter; and

11 wherein the sales price parameter is partly determined by a price of
12 currency parameter.

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14 70. (New) The computer-implemented method as recited
15 in claim 64, wherein a cost of credit parameter partly determines and is partly
16 determined by a sales price parameter;

17 wherein the cost of credit parameter is partly determined by a
18 creditworthiness parameter; and

19 wherein the sales price parameter is partly determined by the
20 creditworthiness parameter.

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22 71. (New) The computer-implemented method as recited in claim
23 64, wherein:

1 a spot currency price changes a sales price for a good or service of the e-
2 commerce transaction;
3 a currency exchange cost changes the sales price;
4 a cost of credit changes the sales price;
5 a sales risk of the e-commerce transaction changes the sales price;
6 an amount of insurance to cover the good or service changes the sales price;
7 a shipping or handling cost changes the sales price; and
8 the sales price changes the currency exchange cost, the cost of credit, the
9 sales risk, the amount of insurance, and the shipping and handling cost.

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11 72. (New) A computerized system for determining values of
12 multiple interrelated parameters of an e-commerce transaction across multiple
13 currencies, comprising:

14 logic for linking the multiple interrelated parameters of the e-commerce
15 transaction in one or more feedback loops such that calculating each parameter
16 affects calculating at least some of the other parameters;

17 wherein calculating each parameter provides an output value used as
18 one of multiple input values for calculating at least some of the other parameters
19 and calculating each parameter uses as input the output values from calculating at
20 least some of the other parameters; and

21 logic for iteratively calculating the multiple interrelated parameters using
22 output values from one iteration as input values for the next iteration until stable
23 values within respective thresholds are achieved for each parameter.

1 73. (New) The computerized system as recited in claim 72,
2 wherein the logic for linking the multiple interrelated parameters includes logic for
3 linking one or more of:

- 4 a sales price for a good or service of the e-commerce transaction;
5 a current price for each of the multiple currencies;
6 a cost for an exchange between two of the multiple currencies;
7 a cost of credit to be extended to a buyer of the good or service;
8 a sales risk of the e-commerce transaction;
9 an amount of insurance to cover the sales price;
10 a cost for the amount of insurance; and
11 a shipping or handling cost.

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13 74. (New) The computerized system as recited in claim 72,
14 further comprising logic for processing one or more real-time feeds of changing
15 input values, wherein each real-time feed provides a dynamic input value for
16 calculating at least some of the multiple interrelated parameters.

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18 75. (New) The computerized system as recited in claim 74,
19 wherein the logic for processing the one or more real-time feeds includes logic for
20 processing a feed of a dynamic input value selected from the list of dynamic input
21 values:

- 22 a fluctuating exchange factor between two of the multiple currencies;
23 a fluctuating value of the good or service being transacted;
24 a fluctuating spot price of one of the currencies;

1 a renegotiable currency price;
2 a fluctuating tolerance level for one of the parameters;
3 a fluctuating creditworthiness of the buyer;
4 a fluctuating volume discount factor;
5 a fluctuating buyer discount factor;
6 a fluctuating time window for the e-commerce transaction;
7 a fluctuating sales volume history of the good or service;
8 a fluctuating volume of business of the buyer;
9 a fluctuating competing bid;
10 a fluctuating procurement cost of the good or service;
11 a fluctuating risk associated with the buyer or seller;
12 a fluctuating payment history;
13 a current type or designation of the good or service; and
14 a fluctuating amount of collateral.

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16 **76. (New)** The computerized system as recited in claim 75,
17 further comprising logic for iteratively re-calculating the multiple interrelated
18 parameters a sufficient number of times to obtain a stable value within a threshold
19 for each of the multiple interrelated parameters, in response to receiving a change
20 in one of the dynamic input values.

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22 **77. (New)** A computerized system, comprising:
23 means for determining values of multiple interrelated parameters of
24 an e-commerce transaction across multiple currencies, including:

1 means for linking the multiple interrelated parameters of the
2 e-commerce transaction in one or more feedback loops such that calculating each
3 parameter affects calculating at least some of the other parameters;

4 wherein calculating each parameter provides an output value
5 used as one of multiple input values for calculating at least some of the other
6 parameters, and calculating each parameter uses as input the output values from
7 calculating at least some of the other parameters;

8 means for iteratively calculating the multiple interrelated parameters
9 using output values from one iteration as input values for the next iteration until
10 stable values within respective thresholds are achieved for each parameter; and

11 means for displaying at least some of the multiple parameters to each
12 participant in the e-commerce transaction in a respective currency of each
13 participant.

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